



# Support Measures for SMEs Concerning the Impacts of the COVID-19

**Provisional Translation** as of June 1, 2020

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持続化給付金

Up to ¥2,000,000

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小学校休業等対応助成金

Up to 8,330 yen per person per day

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日本政策金融公庫等・商工中金による実質無利子・無担保融資

Credit Line: ¥300,000,000 (Interest Subsidy: ¥100,000,000)

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Credit Line: ¥30,000,000

## Subsidy Program for Sustaining Businesses / 持続化給付金

Up to ¥2,000,000

### Eligibility:

SMEs whose revenue any month this year falls more than 50% compared to the same month last year.

### Amount of the Benefits:

Total revenue for the previous year - (the amount of monthly revenue which is less than 50% of the sales of the same month of the previous year X 12)

### Consultation Desk:

**0120-115-570** (8:30-19:00 Mon.-Sun.)

### More information in Japanese is available at:

(J) <https://www.jizokuka-kyufu.jp/>

### How to Apply:

You can apply online: <https://www.jizokuka-kyufu.jp/> until January 15, 2021.

\* The funds are usually transferred to your account within two weeks of applying.

### Main documents required for application:

- Tax return forms
- Sales ledger
- Copy of bank book

"Application support centers" are available for those who are having difficulties applying online. For more information and to make a reservation, please visit: <https://www.meti.go.jp/covid-19/shinsei-support.html> (in Japanese)

## Employment Adjustment Subsidy / 雇用調整助成金

Up to ¥8,330 per person per day

### Eligibility:

- SMEs whose revenue decline 5% or more compared with the same period of last year due to the impact of the COVID-19.
- Business owners who paid leave allowances to employees to maintain their employment by offering temporary leave etc.
- This will be applicable for temporary leave etc. from April 1, 2020 to June 30, 2020.
- Newly established SMEs who started business after January 2020 is also subjected to this program as long as it is enrolled in the Employment Insurance.

### More detailed information is available at:

(J) <https://www.mhlw.go.jp/content/000634276.pdf>

(E) [https://www.jetro.go.jp/ext\\_images/en/invest/covid-19/0520\\_employment.pdf](https://www.jetro.go.jp/ext_images/en/invest/covid-19/0520_employment.pdf)

### Amount of the Benefits:

Up to ¥8,330 per person per day

- For the time being, the subsidy rate will be raised up to 80%. \*The subsidy rate will be raised up to 90% in case the employer does not terminate any employee.
- The amount of the addition to the subsidy for training and education is also raised.
- Non-insured of the Employment Insurance such as temporary workers are subjected to the Emergency Employment Safety Subsidy.

### Application Processing Period:

About 1 month after the application submission

### Consultation Desk:

**0120-60-3999** (9:00-21:00 Mon.-Sun.)

or visit nearest Public Employment Security Office (“Hello Work”) or Labor Bureau office

## Subsidies for Monodzukuri · Commerce · Services - Subsidies to Promote Improvement of Productivity ものづくり・商業・サービス補助金（生産性向上促進補助金）

Up to ¥10,000,000

### Eligibility:

SMEs that are willing to make innovative capital investments such as development of innovative service, prototype development, and production process improvement to overcome the impact of COVID-19.

### Overview:

Subsidies up to ¥ 10,000,000 that SMEs can use for capital investments for management innovation.  
Subsidy rate: 1/2 ~ 3/4

### Consultation Desk:

Support Center of the Subsidy for Monozukuri  
**050-8880-4053** (10:00-17:00, Mon.-Fri.)  
Email: monohojo@pasona.co.jp

### How to Apply:

Online: <https://www.r1mono-denshi.jp/login.aspx?ReturnUrl=%2f>

The application deadline for the 3<sup>rd</sup> term application is August 3 , 2020.

### Main documents required for application:

- Business plan
- Financial statements
- Statement on wage increase plan

### Online brochure in Japanese:

[http://portal.monodukuri-hojo.jp/common/bunsho/ippan/3rd/gaiyou\\_0522.pdf](http://portal.monodukuri-hojo.jp/common/bunsho/ippan/3rd/gaiyou_0522.pdf)

## Subsidy for working parents on temporary closure of elementary schools 小学校休業等対応助成金

Up to 8,330 yen per person per day

### Eligibility:

Business owners that allowed his/her employees to take paid leaves\* between February 27 and June 30 in 2020 for taking care of his/her children who stay home due to school closure or Coronavirus infection (or suspected of infection).

\*excluding annual paid leave stipulated in the Labor Standards Act.

### Amount of the Benefits:

Equivalent amount of wages paid to eligible workers who took paid leave from February 27 to June 30.

\*up to 8,330 yen per person per day

### Online brochure:

(J) <https://www.mhlw.go.jp/content/000628816.pdf>

### How to Apply:

Please submit application form to the Center of Subsidy for School Closure (学校等休業助成金・支援金受付センター) by September 30, 2020

Application form (please scroll down to “申請書類等”):  
[https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou\\_roudou/koyou/kyufukin/pageL07\\_00002.html](https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/koyou/kyufukin/pageL07_00002.html)

### Main documents required for application:

1. Application form, 2. Time sheets, 3. Payment slip, 4. Bank account information, 5. Notice from school on school closure

### Consultation Desk:

**0120-60-3999** (9:00-21:00 Mon.-Sun.)

## Subsidy Program for Sustaining Businesses of Small Enterprises 小規模事業者持続化補助金

Up to ¥1,000,000

### Eligibility:

Small enterprises (including some NPOs) located in Japan that develop the business management plan toward sustained business management and invest one of the followings.

- Capital investments or product developments to continue product supply for its customers
- Capital investments to offer services non-face-to-face or remotely
- Development of telework environment

When more than 1/6 of your expenses are used for the investment to one of the above purposes, up to 2/3 of the expenses will be subsidized with maximum amount 1 million yen.

### Consultation Desk:

**03-6447-5485** (9:30-12:00, 13:00-17:30 Mon.-Fri.)

\*please read overview of the program and [Q&A list](#) on the website before making calls.

**Online brochure including application form (p6-p21) in Japanese:**

[https://r2.jizokukahojokin.info/corona/files/3015/9013/7050/koubo\\_r2c\\_ver3.pdf](https://r2.jizokukahojokin.info/corona/files/3015/9013/7050/koubo_r2c_ver3.pdf)

### More information:

More detailed information is available at:  
(J) <https://r2.jizokukahojokin.info/corona/>



## Subsidies for Introduction of IT Equipment / IT導入補助金

Special Category (Type C) Subsidized amount per applicant: ¥300,000 to ¥4,500,000

### Eligibility:

- SME operator who installed IT tools to improve productivity to mitigate the impact of COVID-19.
- An individual or legal entity that has been registered in Japan and is operating business in Japan at the time of application.
- The minimum employee wage of the latest month at the time of application should be higher than the legal minimum wage in the region.
- Applicants should create gBizID Prime Account. You can create gBizID at <https://gbiz-id.go.jp/top/>

Please refer to the eligibility section (“補助対象となる事業者”) at <https://www.it-hojo.jp/tokubetsuwaku/> for more detailed eligibility requirements.

### Online brochure:

(J) [https://www.it-hojo.jp/r01/doc/pdf/R1\\_application\\_guidelines\\_second\\_tokubetsuwaku.pdf](https://www.it-hojo.jp/r01/doc/pdf/R1_application_guidelines_second_tokubetsuwaku.pdf)

This is provisional translation. Please see relevant websites for the most updated and accurate information

### Overview:

This measure aims to support companies in introducing IT into their business as tools for contributing to enhancing value added, e.g., enhancing efficiency of back-office operations.

Rental fees of hardware such as PC, tablet is subject to this subsidy. IT tools which were purchased before the public offering are also subject to the is subsidy. \* There are certain conditions.

Subsidy rates (Type C-1 2/3, Type C-2 3/4)

### Consultation Desk:

**0570-666-424** (9:30-17:30, Mon.-Fri.)

Inquiry form:

[https://it-hojo.secure.force.com/QuestionForm/QuestionForm\\_R1\\_Page](https://it-hojo.secure.force.com/QuestionForm/QuestionForm_R1_Page)

## **Virtually No-Interest, Unsecured Loans by Japan Finance Corporation and Shoko Chukin 日本政策金融公庫等・商工中金による実質無利子・無担保融資**

**Credit Line: up to ¥300,000,000 (Upper ceiling of the Interest Subsidy: ¥100,000,000)**

### **Eligibility and Overview:**

In case of **sales decline more than 5% in the last one month compared to the same month the previous year** due to the COVID-19 pandemic, interest rates on your loan (up to ¥100,000,000) will be lowered to 0.21%. In case of sales decline more than 20%, interest rates will be virtually 0% for the first three years by subsequent Interest subsidies.

### **Refinance of Existing Debt:**

Your existing debt owned by the Japan Finance Corporation (JFC) or Shoko Chukin Bank can be refinanced with the COVID-19 Special Loan (新型コロナウイルス感染症特別貸付) offered by the JFC or the Crisis-responded Loan (危機対応融資) offered by Shoko Chukin Bank respectively and those debt is subjected to zero-interest rate loans.

### **Contacts and application form:**

[The Japan Finance Corporation, Small and Medium Enterprise Unit / 日本政策金融公庫中小企業事業](#)

[Shoko Chukin Bank / 商工組合中央金庫](#)

[The Okinawa Development Finance Corporation / 沖縄振興開発金融公庫](#)

## Safety Nets Loan Programs by the Japan Finance Corporation 日本政策金融公庫等によるセーフティネット貸付

Credit Line: up to ¥720,000,000

### Eligibility and Overview:

Regardless of the amount of decrease in sales, if it is expected that the business will have negative impact by the Coronavirus, 1.11% interest-rate loan is available. (interest rate varies depends on the result of loan examination)

### Contacts:

[The Japan Finance Corporation, Small and Medium Enterprise Unit / 日本政策金融公庫中小企業事業](#)  
[The Okinawa Development Finance Corporation / 沖縄振興開発金融公庫](#)

### Contacts:

<https://www.meti.go.jp/press/2019/02/20200214012/20200214012-1.pdf> (in Japanese)

\*Please contact nearest JFT branch.

## Substantially Interest-free Funds without Requiring Collateral by private financial institutions / 民間金融機関による実質無利子・無担保融資

Credit Line: up to ¥30,000,000

Virtually no-interest and unsecured loans by private financial institutions using loan programs offered by prefectures. Grace period: up to 5 years, Guarantee charge reduction or/and exemption will be applied.

### Eligibility and Overview:

In case of sales decline more than 5% or more than 15%, guarantee charge will be reduced (1/2 or zero) and zero-interest rate loan will be available.

(requires applying for No. 4 Safety Nets for Financing Guarantee, No. 5 Safety Nets for Financing Guarantee or Crisis-related Guarantee)

### Loan:

Credit Line: up to ¥30,000,000  
The period of the interest subsidy: the first 3 years

### Refinance of Existing Debt:

If eligibility requirements are met, existing guaranteed loans can be refinanced to the zero-interest rate loan.

### Contacts:

Private financial institutions

### More Information:

[https://www.meti.go.jp/english/press/2020/0501\\_007.html](https://www.meti.go.jp/english/press/2020/0501_007.html) (in English)